

PUBLIC SUBMISSION

As of: September 28, 2015
Received: September 23, 2015
Status: Pending_Post
Tracking No. 1jz-8lar-b545
Comments Due: September 24, 2015
Submission Type: Web

Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-7328

Comment on FR Doc # 2015-08831

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General Comment

Very simply, DO NOT restrict the IRA owner from using "options" trades used to increase income and reduce risk. The best protection for small and retired investors, is to understand the basics of investment management tools used by professionals and wall street. Specifically, the tools required include selling options (calls and puts) to collect premiums and reduce costs. Lastly, using simple option strategies will allow investors to maintain their investments while reducing risk during volatile periods in the market. Thank you and regards,
John R. Muehl